

HOUSING ELEMENT

Housing is one of the most important elements of any comprehensive plan. Residential development is the most predominant "active" user of land. The quality of a community is directly influenced by the quality of its housing. Housing is important to the economy as it represents a large portion of all construction activity. Taxes on residential development is the primary source of revenue for Lumpkin County and housing also requires the most government expenditures. The quality and availability of housing influences the development of the community. In addition, commercial and industrial development is dependent on the quality, availability and location of housing. For these reasons, it is important to understand current and future housing trends.

General Housing Trends

Lumpkin County has experienced a significant increase in housing units over the past twenty years. In 1970, the county had 2,554 housing units. In 1980, the housing unit count was 3,835, which is an increase of 50.2 percent over the ten year period. In 1990, the housing unit count was 5,729, which reflects an increase of 49.4 percent from 1980. In the year 2000, Lumpkin County reported 8,263 housing units, a 44.2 percent increase.

**TABLE 3-1
LUMPKINCOUNTY AND DAHLONEGA
(Total Number of Housing Units)**

AREA	1970	1980	1990	80-90 % CHANGE	2000	90-00 % CHANGE
Lumpkin County	2,554	3,835	5,729	49.4	8,263	44.2
Dahlonega	427	767	890	16.0	1,181	32.7

Source: U.S. Bureau of Census, 1970-2000.

Table 3-2 also reflects some interesting trends regarding growth in housing units between 1990 and 2000. All counties in the area had a higher rate of growth in housing units than Georgia and the United States. Dawson County continued to dominate the area with a growth rate of 65 percent. Lumpkin County's housing unit growth stayed somewhat steady when compared to the previous ten years while the growth rates of Union and White Counties increased. These numbers indicate that the Georgia Highway 400 Corridor, which includes Forsyth, Dawson and Lumpkin Counties, has experienced a significant amount of growth during the past few years.

**TABLE 3-2
COMPARISON OF HOUSING UNIT GROWTH
(Percent Growth)**

AREA	1990-2000
Dawson County	65.7
Fannin County	33.1
Hall County	31.5
Lumpkin County	44.2
Union County	51.0
White County	55.4
Georgia	24.4
United States	13.6

Source: U.S. Census 1970, 1980 and 1990

Housing Characteristics

Table 3-3 describes general characteristics regarding housing types in Lumpkin County. Between 1980 and 2000, the percentage of all housing units that were classified as single family unit detached decreased from 74.0 percent to 67.9 percent while the number of 1 unit attached structures stayed the same. Multi-family units (housing units with 2 or more units) increased from 3.7 percent to 7.1 percent. The most significant trend regarded the decrease in the percentage of mobile homes. In 1990, there were 1,893 housing units in Lumpkin County that were classified as mobile homes or trailers constituting 33 percent of all housing units.

In 2000, there were 1,987 mobile homes/trailers constituting a smaller 23.9 percent of all housing units. It is expected that the number of mobile homes in Lumpkin County will decrease over the next ten to twenty years as land values continue to increase.

**TABLE 3-3
TYPE OF HOUSING UNITS 1980-2000
LUMPKIN COUNTY**

TYPE OF UNIT	1980	%	1990	%	2000	%
Single Family, Detached	2,838	74.0	3,556	62.1	5,605	67.86
Single Family, Attached	23	.06	70	1.2	98	1.2
Multi-Family	234	6.1	210	3.7	582	7.1
Mobile Home, RV, Other	740	19.3	1,893	33.0	1,978	23.9
TOTAL	3,385	100	5,279	100	8,263	100

Source: U.S. Bureau of Census, 1980-2000.

According to the 1990 census, Lumpkin County had 239 seasonal housing units. Lumpkin County ranked 12th out of the thirteen counties in the Georgia Mountains region in total number of seasonal units. (Table 3-4) The number of seasonal housing units decreased to 193 in 2000. This shows that seasonal are being converted to permanent homes and that retirees are making Lumpkin County their permanent home.

**TABLE 3-4
SEASONAL HOUSING UNITS, 1990-2000
DAHLONEGA AND LUMPKIN COUNTY**

DIVISION	1990	2000
Dahlonega	4	13
Lumpkin County	239	193

Source: U.S. Bureau of Census, 1990, 2000.

Over the past ten years, Lumpkin County experienced a significant amount of construction of new housing units. Table 3-5 indicates that a large portion (43.5 percent) of the county's existing housing stock was built in the past ten years. A total of 27.9 percent of the state's housing units was built during this same period.

**TABLE 3-5
AGE OF HOUSING UNITS, 2000
LUMPKIN COUNTY AND DAHLONEGA
(In Number of Housing Units and by Percentage)**

	TOTAL UNITS	10 YEARS OR LESS	11 – 20 YEARS	21 – 40 YEARS	MORE THAN 40 YEARS
Dahlonega	1,181	37.1	15.8	24.7	22.4
Lumpkin County	8,263	43.5	20.7	22.3	13.5
GEORGIA MOUNTAINS REGION	191,432	39.6	21.8	24.6	14.1
STATE OF GEORGIA	3,281,737	27.9	22.0	31.2	18.9

Source: U.S. Bureau of Census, 2000.

Of the total number of year-round housing units in 1990, 158 (2.8 percent) had less than one complete bathroom and 81 (1.4 percent) had no complete kitchen facilities. In regard to water and sewer, 83.1 percent of the county's year-round housing units were not connected to public sewer while 94.4 percent were not connected to public water.

Over the past ten years the county showed improvement in the number of housing units with plumbing and kitchen facilities. In 2000, 0.7 percent of the county's housing units lacked one complete bathroom. Also in 2000, 0.4 percent of all housing units lacked complete kitchen facilities which reflects a decrease as well. Only seven housing units in the county lack some type of heating. The number of over crowded housing units in Lumpkin County represents about 3.8 percent of all housing units. Two reasons for this is that there are now a number of off campus housing units where several students share housing to minimize their housing costs while attending college. In addition, is that there are a number of Latino families that have moved into the community and to minimize housing costs will share a housing unit with more than one family. This eludes to the need of some affordable housing in Lumpkin County for families and for college who do not live on campus at North Georgia College and State University.

**TABLE 3-6
SELECTED CHARACTERISTICS
OCCUPIED YEAR-ROUND HOUSING UNITS IN 1980
LUMPKIN COUNTY AND GEORGIA
(In Number of Housing Units)**

CHARACTERISTIC	LUMPKIN COUNTY		GEORGIA
	UNITS	%	%
Less than one complete bathroom	233	6.3	4.3
No complete kitchen facilities	121	3.3	-
Not connected to public sewer	3,176	85.5	39.7
Not connected to public water	2,940	79.1	21.3

Source: U.S. Bureau of Census, 1980.

**TABLE 3-7
SELECTED CHARACTERISTICS OF HOUSING UNITS IN 1990
LUMPKIN COUNTY
(In Number of Housing Units)**

CHARACTERISTIC	LUMPKIN COUNTY		GEORGIA
	UNITS	%	%
Lacking complete plumbing facilities	158	2.8	1.1
Lacking complete kitchen facilities	81	1.4	0.9
Not connected to public sewer	5,409	94.4	18.7
Not connected to public water	4,763	83.1	37.9

Source: U.S. Bureau of Census, 1990. Summary Tape File, Sample Data.

**TABLE 3-8
OVERCROWDED LIVING CONDITIONS OF OCCUPIED HOUSING UNITS, 1990
LUMPKIN COUNTY
(In Number of Housing Units)**

AREA	OWNER OCCUPIED	RENTER OCCUPIED	TOTAL	% OF TOTAL OCCUPIED UNITS
Lumpkin Co.	107	81	188	3.8
Ga. Mountains Region	1,711	1,884	3,595	3.2
Georgia	36,880	58,948	95,828	4.0

Source: 1990 Census of Population and Housing, Summary Tape File 1A.

**TABLE 3-9
SELECTED CHARACTERISTICS OF HOUSING UNITS IN 2000
DAHLONEGA AND LUMPKIN COUNTY
(In Number of Housing Units)**

CHARACTERISTIC	DAHLONEGA		LUMPKIN COUNTY		REGION	GEORGIA
	UNITS	%	UNITS	%	%	%
Lacking complete plumbing facilities	6	0.6	54	0.7	0.5	0.6
Lacking complete kitchen facilities	0	0.0	31	0.4	0.3	0.5
No heating fuel	0	0.0	7	0.0	0.3	0.3
Over crowded occupied units *	48	4.1	292	3.8	4.4	4.8

Source: U.S. Bureau of Census, 2000. * 1.01 or greater occupants per room.

Occupancy Characteristics

In 2000, 91.2 percent of Lumpkin County's total housing units were occupied compared to 86.9 percent in 1990. Both of these percentages were lower than those of the state. (See Table 3-10). The amount of vacant units is directly related to the number of seasonal units and the number of vacant rental units located within the county.

**TABLE 3-10
TOTAL OCCUPIED HOUSING UNITS, 1980 – 2000
DAHLONEGA AND LUMPKIN COUNTY**

AREA	1980		1990		2000	
	TOTAL OCCUPIED	% OF TOTAL UNITS	TOTAL OCCUPIED	% OF TOTAL UNITS	TOTAL OCCUPIED	% OF TOTAL UNITS
Dahlonega	707	92.2	777	87.3	1,060	89.8
Lumpkin County	3,388	88.3	4,976	86.9	7,537	91.2
Region	84,468	N/A	133,478	84.3	166,287	86.9
Georgia	1,869,754	92.3	2,366,615	89.6	3,006,369	91.6

Source: U.S. Bureau of Census, 1980 - 2000.

Table 3-11 indicates that Lumpkin County has decreased in the number of persons per owner-occupied and renter-occupied housing units from 1970 to 2000. Persons per owner-occupied housing units decreased from 3.3 persons per unit in 1970 to 2.7 persons in 1990 and then stay the same in 2000. The number of persons per renter-occupied unit was 3.4 in 1970 decreasing to 2.4 in 2000. The decrease in persons per unit is also a state-wide and national trend. This trend suggests that the average family size has decreased over the past thirty years indicating a future demand for smaller rental units. It is expected in Lumpkin County that the number of persons per owner occupied housing units will not change very much over the next twenty years.

**TABLE 3-11
PERSONS PER HOUSING UNIT 1970 - 2000
LUMPKIN COUNTY AND GEORGIA**

AREA	PERSONS PER OWNER-OCCUPIED HOUSING UNIT				PERSONS PER RENTER-OCCUPIED HOUSING UNIT			
	1970	1980	1990	2000	1970	1980	1990	2000
Lumpkin Co.	3.3	2.9	2.7	2.7	3.4	2.9	2.6	2.4
Georgia	3.3	2.8	2.8	2.7	3.2	2.6	2.5	2.5

Source: U.S. Census Bureau

Between 1980 and 2000, the percentage of occupied units that were owner-occupied decreased from 74 percent to 72.3 percent with the percentage of renter-occupied units increasing over the same period. Compared to the state, Lumpkin County has a higher percentage of owner-occupied units and a lower percentage of renter-occupied units.(Table 3-12)

**TABLE 3-12
TENURE OF HOUSING UNITS, 1980 – 2000
DAHLONEGA AND LUMPKIN COUNTY**

	TOTAL OWNER OCCUPIED UNITS						TOTAL RENTER OCCUPIED UNITS					
	1980	%	1990	%	2000	%	1980	%	1990	%	2000	%
Dahlonega	367	47.8	387	43.5	438	41.3	340	44.3	390	43.8	622	58.7
Lumpkin County	2,505	74.0	3,784	76.0	5,452	72.3	883	26.0	1,192	24.0	2,088	27.7
Region	64,763	N/A	86,057	64.5	130,235	78.3	19,705	N/A	26,510	35.5	36,052	21.7
Georgia	1,215,206	N/A	---	64.9	---	67.5	654,548	N/A	---	35.1	---	32.5

Source: U.S. Bureau of Census, 1980- 2000..

Lumpkin County experienced some important changes in terms of housing types between 1990 and 2000. In 1990, 66.7 of all owner-occupied housing units were single-family structures, 1.0 percent were multi-family, and 32.3 percent were classified as mobile homes or trailers. During the ten year period, the percentage of owner-occupied single-family units increased to 77.3 percent with multi-family structures decreasing to 0.3 percent.

An interesting change occurred in the number of mobile homes. According to the 1990 census, 32.3 percent of the owner-occupied housing units in Lumpkin County were mobile homes or trailers. In 2000, mobile homes constituted 22.4 percent of all owner-occupied housing. The use of mobile homes as rental units also decreased over the same ten year period. The percentage of renter-occupied housing units that were mobile homes increased from 35.8 percent in 1990 to 29.5 percent in 1990. In addition, Tables 3-13 and 3-14 indicate that Lumpkin County has a higher percentage of mobile homes than the state. When compared to other area counties, Lumpkin County also had the highest percentage of mobile homes. (Table 3-15) These numbers suggest that there is a demand for more affordable single-family "stick built" units in the county.

**TABLE 3-13
OWNER-OCCUPIED HOUSING TENURE BY HOUSING TYPE, 2000
LUMPKIN COUNTY
(In Number of Housing Units)**

AREA	SINGLE-FAMILY	%	MULTI-FAMILY (1)	%	MOBILE HOME (2)	%
Lumpkin Co.	4,205	77.3	19	0.3	1,217	22.4
Georgia	-	85.7	-	1.7	-	12.6

Source: 1990 Census of Population and Housing, Summary Tape File 1A.

- (1) Includes single-family attached dwellings.
- (2) Includes mobile homes and all other structures classified as other.

**TABLE 3-14
RENTER-OCCUPIED HOUSING TENURE BY HOUSING TYPE, 2000
LUMPKIN COUNTY
(In Number of Housing Units)**

AREA	SINGLE-FAMILY	%	MULTI-FAMILY *	%	MOBILE HOME	%
Lumpkin County	980	47.0	489	23.5	615	29.5
Georgia	-	32.4	-	58.5	-	9.1

Source: 1990 Census of Population and Housing, Summary Tape File 1A.

- (1) Includes single-family attached dwellings.
- (2) Includes mobile homes and all other structures classified as other.

**TABLE 3-15
MOBILE HOMES AS PERCENTAGE OF TOTAL HOUSING UNITS 2000
LUMPKIN COUNTY AND SURROUNDING AREAS**

AREA	# OF MOBILE HOMES	% OF TOTAL HOUSING UNITS
Dawson County	1,190	16.6
Fannin County	1,739	15.7
Hall County	7,953	15.6
Lumpkin County	1,950	23.6
Union County	1,378	13.8
White County	2,147	22.7
Georgia	305,055	11.6

Source: 1990 Census of Population and Housing. Summary tape File 1A.

Note: Housing units classified as other are not included.

Table 3-16 reflects historic owner and rental vacancy rates in Lumpkin County. The county has experienced a low homeowner vacancy rate over the past three decades with 0.4 percent in 1980, 2.0 percent in 1990, and 1.1 percent in 2000. While the vacancy rate has remain flat during the past three decades, it has been consistently lower than the state and national average. In contrast, Lumpkin County had a higher renter vacancy rate in both 1990 and 2000 than the state and nation. Table 3-16 suggests that there is a low turn-over in homeowner housing units or that any units put up for sale are sold in a short period of time. One could also conclude that the county has experienced a significant increase in the number of rental units over the past twenty years.

**TABLE 3-16
VACANCY CHARACTERISTICS OF HOUSING UNITS, 1990-2000
DAHLONEGA AND LUMPKIN COUNTY**

AREA	SEASONAL UNITS			SEASONAL % OF VACANT UNITS			OWNER VACANCY RATE			RENTER VACANCY RATE		
	1980	1990	2000	1980	1990	2000	1980	1990	2000	1980	1990	2000
Dahlonega	N/A	4	13	N/A	3.5	10.7	2.7	3.7	1.8	7.9	11.0	9.1
Lumpkin County	N/A	239	193	N/A	31.7	26.6	0.4	2.0	1.1	9.3	13.5	8.3
Region	N/A	10,773	13,047	N/A	51.5	51.8	N/A	2.5	2.5	N/A	11.4	8.2
Georgia	N/A	33,637	50,064	N/A	12.4	18.2	N/A	2.5	1.9	N/A	12.2	8.2

Source: U.S. Bureau of Census, 1990, 2000.

Ratios for “owner to renter for occupied units” and for “owner to renter of vacancy” are presented in Table 3-17 and Table 3-18. This data provides a statistical snapshot of the total occupied units and the total vacant units in a jurisdiction. The owner to renter ratio for occupied units is the number of owner occupied units divided by the number of renter occupied units. The owner to renter ratio of vacancy refers the number of vacant units for sale in the area versus the number of units for rent.

The rates for the county are extremely higher than the city of Dahlonega and about the same in the as the state. This reaffirms that there is a significantly higher number of housing units available for rent in the City of Dahlonega than housing units available for ownership. The issue is just the opposite in the county. One reason for this is that sewer service is not available in the county to the extent to allow for higher density developments such as multi- family apartments complexes.

**TABLE 3-17
OWNER TO RENTER RATIO FOR OCCUPIED UNITS, 1990 - 2000
DAHLONEGA AND LUMPKIN COUNTY**

AREA	1990	2000
Dahlonega	0.99	0.70
Lumpkin County	3.17	2.61
Region	3.25	3.61
Georgia	1.85	2.08

Source: U. S Bureau of Census, 1990, 2000.

**TABLE 3-18
OWNER TO RENTER RATIO OF VACANCY, 2000
DAHLONEGA AND LUMPKIN COUNTY**

AREA	2000
Dahlonega	0.28
Lumpkin County	0.52
Region	1.45
Georgia	0.51

Source: U. S Bureau of Census, 2000.

Housing Costs

Over the past twenty years, home values have risen sharply in Lumpkin County when compared to the state. In 2000, the median home value of an owner-occupied unit in Lumpkin County was \$111,400 compared to \$100,600 for the state. However, between 1980 and 1990, the median home value increased 121 percent in the county compared to 93 percent to the state. In 2000, home values in the county rose by almost 69 percent, while the same value for the region and state increased by 66.5 percent and 41.1 percent respectively. This suggests that the cost of housing in Lumpkin County is accelerating at a faster rate than the region and state, but not as fast as the City of Dahlonega.

**TABLE 3-19
MEDIAN HOME VALUE, 1980 - 2000
LUMPKIN COUNTY**

AREA	1980(\$)	1990 (\$)	2000 (\$)
Dahlonega	41,515	74,700	168,100
Lumpkin County	30,100	66,400	111,800
Region	N/A	68,800	114,600
Georgia	36,900	71,300	100,600

Source: U.S. Bureau of Census, 1980 - 2000.

In 1990, the majority of owner-occupied housing units in Lumpkin County were valued under \$100,000. (Table 3-20) In 2000, nearly 59 percent of the owner occupied housing in the county was valued higher than \$100,000. (Table 3-21).

In 1990 the median rent in Lumpkin County was \$278. This figure increased to \$534 by the year 2000, a 92.1 percent increase. (Table 3-22) This a tremendous increase as compared to the city of Dahlonega (31%), the region (49%) and the state (78%) over the same time frame.

Table 3-23 and Table 3-24 show that in 1990 just over seven percent of renters in the county had a monthly rent over \$500. That figure has changed to almost 58 percent in the year 2000. It is interesting to note that in 2000 that there were 247 renter occupied units in the county that had no cash rent.

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TABLE 3-20
1990 SPECIFIED OWNER OCCUPIED HOUSING UNITS BY VALUE CLASS
DAHLONEGA AND LUMPKIN COUNTY

AREA	SPECIFIED OWNER OCCUPIED UNITS	LESS THAN \$50,000	\$50,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000- \$299,999	\$300,000 OR MORE
Dahlonega	290	63	153	47	14	8	5
Lumpkin County	1,763	533	917	218	65	22	8

Source: U.S. Bureau of Census, 1990.

TABLE 3-21
2000 SPECIFIED OWNER OCCUPIED HOUSING UNITS BY VALUE CLASS
DAHLONEGA AND LUMPKIN COUNTY

AREA	SPECIFIED OWNER OCCUPIED UNITS	LESS THAN \$50,000	\$50,000- \$99,999	\$100,000- \$149,999	\$150,000- \$199,999	\$200,000- \$299,999	\$300,000 OR MORE
Dahlonega	338	6	25	101	92	79	35
Lumpkin County	3,326	284	1,088	1,021	464	339	130

Source: U.S. Bureau of Census, 2000.

**TABLE 3-22
MEDIAN RENT, 1980 - 2000
LUMPKIN COUNTY**

CITY/COUNTY	1980 (\$)	1990 (\$)	2000 (\$)
Dahlonega	160	385	503
Lumpkin County	119	278	534
Region	N/A	442	661
Georgia	153	344	613

Source: U.S. Census, 1980- 2000.

**TABLE 3-23
1990 SPECIFIED RENTER-OCCUPIED HOUSING UNITS
BY RANGE OF MONTHLY RENT
LUMPKIN COUNTY**

AREA	SPECIFIED RENTER- OCCUPIED UNITS PAYING CASH RENT	LESS THAN \$250	\$250 - \$499	\$500 - \$749	\$750 - \$999	\$1000 OR MORE
Dahlonega	397	63	225	78	0	0
Lumpkin County	1,036	352	478	74	0	2

Source: U.S. Census, 1990.

**TABLE 3-24
2000 SPECIFIED RENTER-OCCUPIED HOUSING UNITS
BY RANGE OF MONTHLY RENT
LUMPKIN COUNTY**

AREA	SPECIFIED RENTER- OCCUPIED UNITS PAYING CASH RENT	LESS THAN \$250	\$250 - \$499	\$500 - \$749	\$750 - \$999	\$1000 OR MORE
Dahlonega	679	35	63	30	0	3
Lumpkin County	1,695	99	623	657	262	54

Source: U.S. Census, 2000.

Cost Burdened Households

The majority of the owner occupied households in Lumpkin County are not considered cost burdened or severely cost burdened. Households that are considered cost burdened are those that spend 30 to 49% of their household income on housing. Those severely cost burdened are those households that spend more than 50% of their household income on their housing. A larger cost burden can be attributed to a higher monthly housing expenditure or a lower income or a combination of both, therefore, households in all income brackets can be cost burdened. A low income household experiencing a cost burdened may not have sufficient money for other necessities such as food, clothing and medicine. About 24% of the owner occupied households in the county fall into either of these categories. Just over nine percent fall into the severely cost burdened category.

In terms of households that are not cost burdened, the city fairs better than the county region and state. The median monthly owner costs as a percentage of household income in Lumpkin County is 17.6%.

**TABLE 3-25
SELCECTED MONTHLY OWNER COSTS AS A
PERCENTAGE OF HOUSEHOLD INCOME IN 2000
LUMPKIN COUNTY**

Monthly Owner Cost as a Percentage of Household Income	DAHLONEGA		LUMPKINCOUNTY		REGION	STATE
	SPECIFIED OWNER OCCUPIED UNITS	%	SPECIFIED OWNER OCCUPIED UNITS	%	%	%
Less than 30 % (not cost burdened)	287	84.9	2,508	75.4	77.8	78.1
30 to 49% (cost burdened)	19	5.6	462	13.9	21.4	21.0
50% or more (severely cost burdened)	32	9.5	303	9.1	N/A	13.2
Total Specified Owner Occupied Housing Units	338	100	3,326	100	100	100
Median Monthly Owner Cost as Percentage of Household Income	18.2		17.6		---	18.6

Source: U.S. Bureau of Census, 2000.

Close to one half of the renter occupied households in Lumpkin County are cost burdened or severely cost burdened. Just less than 20% are cost burdened and 16.6% are severely cost burdened. This is most likely attributed to the low incomes that have been observed in the student population, which are also the smaller non-family households found within Dahlonega. The county has a lower rate of cost burdened households than Dahlonega, the region and state. However, compares about the same for severely cost burdened renter occupied households. The median gross rent as a percentage of household income in Lumpkin County is 25.6%.

**TABLE 3-26
MONTHLY GROSS RENT AS A
PERCENTAGE OF HOUSEHOLD INCOME IN 2000
LUMPKIN COUNTY**

Monthly Gross rent as a Percentage of Household Income	DAHLONEGA		LUMPKIN COUNTY		REGION	STATE
	SPECIFIED RENTER OCCUPIED UNITS	%	SPECIFIED RENTER OCCUPIED UNITS	%	%	%
Less than 30 % (not cost burdened)	300	44.2	943	48.6	56.4	56.0
30 to 49% (cost burdened)	183	27.0	370	19.1	31.5	35.4
50% or more (severely cost burdened)	112	16.5	323	16.6	13.6	16.5
Total Specified Renter Occupied Housing Units	679	100	1,942	100	100	100
Units Not Computed	84	---	306	---	4,182	83,149
Median Gross Rent as Percent of Household Incom	29.7		25.6		---	24.9

Source: U.S. Bureau of Census, 2000.

**TABLE 3-27
UNITS IN STRUCTURE BY GROSS RENT
AS A PERCENTAGE OF HOUSEHOLD INCOME
LUMPKIN COUNTY, 2000**

Gross Rent as a Percentage of Household Income	SPECIFIED RENTER OCCUPIED HOUSING UNITS			
	SINGLE FAMILY	MULTI-FAMILY	MOBILE HOME	TOTAL UNITS
30%-34%	24	51	47	122
35% or more	209	198	164	571
Total cost burdened or severely cost burdened	233	249	211	693

Source: U.S. Bureau of Census, 2000.

A more detailed analysis of renter occupied households that are cost burdened or severely cost burdened in the county reveals that the type of structure in which these households live in are evenly split among single family, multi-family and mobile home units. (Table 3-27)

The median value of a home in Lumpkin County increased by 68% over the past decade and the median rent only rose by 92% (Table 3-28). When compared to the increase in incomes over the past ten years, owner occupied housing in Lumpkin County has become more expensive. The rental housing market in Dahlonega responded to demand and developed housing at rents that increased less than incomes in the city, but this is not the case in the county. This trend is expected to continue over the next ten years. The existing owner occupied units that have a lower value will mostly transition into rental housing unless the city continues to make use of its historic preservation program and encourage home ownership and the rehabilitation of older housing units in and around the historic district in town. Land values in the county will more than likely continue to escalate as Lumpkin County become an attractive place for commuters into Metropolitan Atlanta (southern portions of the county and Lake Lanier), and as a destination for retirees (in the mountains). The county will need to address some affordable housing needs as there is a slight problem with over crowded housing.

TABLE 3-28
PERCENTAGE COMPARISON OF INCOME
AND HOUSING COSTS FROM 1990 TO 2000
(all are percentage increases)

	Dahlonega	Lumpkin County	Georgia
Median Home Value	125	68	41
Median Rent	31	92	78
Weekly Wages	50	46	56
Household Income	36	50	27
Per Capital Income	86	54	62

Source: U.S. Bureau of the Census, 1990 – 2000.

Housing Projections

Housing needs have been projected based on anticipated population growth in the next several years. It is estimated that a total of 10,772 housing units will be necessary in 2005, increasing to 13,029 by the year 2010, 15,953 by the year 2015, 19,441 by the year 2020 and 24,438 by the year 2025. These numbers reflect the number of housing units that would be needed to serve Lumpkin County's population. A 10 percent vacancy rate has been used to account for the number of unoccupied and seasonal units.

**TABLE 3-29
PROJECTED HOUSING NEEDS, 2005-2025
LUMPKIN COUNTY**

CITY/COUNTY	2005	2010	2015	2020	2025
Lumpkin County	10,722	13,029	15,953	19,441	24,438
Persons Per Unit	2.64	2.60	2.59	2.59	2.61

Source: GMRDC, 2004.

SPECIAL HOUSING NEEDS AND COMMUNITY CHARACTERISTICS

There are segments of the community's population that are often overlooked when it comes to housing needs. There generally exist within the community people seeking some type of emergency or transitional shelter or housing. This type of housing may include homeless shelters, housing for runaway children, domestic violence victims or substance abuse victims. Other types of special needs housing include group quarters facilities or institutions for the elderly, mentally ill or those with physical disabilities.

An inventory of these type housing facilities and operation in Lumpkin County here is no officially designated shelter for victims of homelessness. This is not to say that homelessness does not occur or has not occurred in Dahlonega. In many cases, this type of transitional shelter has been accommodated and administered by the many churches in the area on as needs basis. Numbers of homeless persons in the area are so few and temporary that statistics are generally not recorded.

Rainbow Children's home is a safe place known as an "emergency shelter" for children who are removed from their home due to abuse, neglect, or abandonment. The home serves boys and girls ages 6 to 17 for a maximum stay of 90 days while Department of Family and Children's Services reunites them with their parents or finds a more permanent home such as with a relative or in a foster home.

Shelters for substance abuse do not exist in Lumpkin County, but are located in neighboring Hall County.

General Assessment of Housing Characteristics

Understanding housing trends in Lumpkin County helps to determine if the current housing stock meets the needs of local residents. These needs may include affordability, quality, quantity and location. If these needs are not being met, it will be necessary to develop strategies that will serve to correct these deficiencies. An analysis of housing trends assists in identifying potential problems such as a limited supply of a much needed housing size, concentrations of substandard housing, lack of proper sewer or increasing housing costs. The analysis will offer direction in formulating goals and objectives for future housing development.

The most notable issue facing the county is the rate at which housing is being developed. It can be difficult the county to adequately provide the enforcement and inspections needed to ensure that quality housing is being constructed and important county resources are not being impacted negatively.

Developable land is limited due to a large portion of the land being in national forest, while other parts of the county consist of severe slopes. This problem may exacerbate the cost of housing by increasing costs in land and site preparation. The county could explore the possibility of starting an affordable housing program. This program should also address the provision of adequate housing for the retirement population as it is expected to substantially increase over the next few years.

In regard to general housing affordability, data indicate that housing costs are lower in Lumpkin County than state and national averages. However, housing costs in the county increased at a faster rate from 1980 to 1990. This may become a major issue if housing costs increase faster than incomes. The increase in housing costs is, among other factors, directly influenced by the rate of population growth.

Based on the evaluation of housing statistics, the age of the housing does not seem to be a problem. The majority of housing units were built after 2000. Sixty-four percent of all housing units were built between 1990 and 2000. The county has experienced a significant increase in housing growth during the past few years. Due to this increase in housing activity, it will be important for the county to insure housing is constructed to some acceptable standard. As construction activity increases, this will become an important issue. It will be important for the county to adopt improved housing and building codes to protect the public and housing values.

Alternative Housing Programs

This section is devoted to discussion of potential private and public endeavors that can be undertaken to address local housing needs. There are numerous options for local governments that wish to play a role in providing quality housing.

1. Community Development Corporation

Many communities have established private, non-profit corporations to facilitate community development and redevelopment. Such a corporation would help fill a need not currently being addressed in Lumpkin County. Development corporations have proven to be effective in providing more housing opportunities to local citizens. The Georgia Housing Finance Authority (GHFA) has assisted in establishing many development corporations throughout the state. Through its Non-profit Housing Development Program, GHFA offers technical assistance and start-up grants to assist in the development of non-profit housing organizations.

2. Local and Regional Housing Services

There are various local and regional organizations that can assist the county in achieving its housing objectives. The local board of realtors could provide possible assistance in the development of a housing program. Real estate professionals keep abreast of current market conditions in housing and possess a good understanding of the problems local residents encounter when trying to obtain affordable housing.

Another option would be to facilitate the establishment of a local chapter of Habitat For Humanity, Inc. to meet certain housing needs.

3. Adoption and Enforcement of Building Codes

Local governments have the ability to ensure safe, well constructed housing by adopting standard building codes. Building codes will insure that housing is built to a certain standard thereby protecting future homeowners and renters. Building codes also help encourage quality and establish a "level playing field" that all contractors must follow. However, before adopting building codes, the local government must be committed to the code's administration and

enforcement.

4. ***Allocation of General Fund Revenues***

The county could allocate some of their general funds for the establishment of a housing assistance program. The county could sponsor seminars offering instruction in the process of purchasing a home for first time home buyers and identifying different local, state and federal financing programs. The county could also assist local developers in identifying low interest financing assistance offered through state and federal programs.

5. ***Local Housing Trust Fund***

Various communities have established housing trust funds in order to assist low and moderate income persons to obtain affordable housing. Housing trust funds provide financial assistance for construction of new housing units for qualified buyers and renters. Possible sources of housing trust funds include mortgage escrow accounts, interest income on utility security deposits, endowments/grants/loans from corporate foundations, surplus bond reserve funds, tax increment financing and real estate transfer taxes. Another potential funding source is linkage fees required on large commercial developments to subsidize affordable housing. It is important to note that trust funds usually require the adoption of local and/or state legislation for implementation.

6. ***Development of Surplus Public Land For Housing***

Many local governments have surplus land that could possibly be developed for affordable housing. This land could be donated or sold at or below market rate to a developer in order to decrease per unit cost. Vacant buildings such as old schools could be rehabilitated for various types of housing. The county could also sell tax delinquent properties to qualified buyers. The county should conduct an inventory of its property in order to identify potential housing opportunities.

7. ***State and Federal Housing Programs***

There are various state and federal housing programs applicable to local housing needs. These programs come in the form of grants, low interest loans and technical assistance. The following tables describe these programs in more detail.

**TABLE 3-30
STATE OF GEORGIA
HOUSING ASSISTANCE PROGRAMS**

PROGRAM	AGENCY	DESCRIPTION
Home Buyer Program	GHFA	Mortgage loans available to low and moderate income Georgians for home purchases at below market interest rates.
Home Equity Conversion Mortgage Program	FHA/GHFA	Loan fund for elderly to tap into equity of their home, with deferred principal and interest.
Georgia Energy Fund	Local Utilities	Low interest loans to homeowners for energy saving improvements.
Multi-family Bond Program	GHFA	Tax-exempt bonds issued to provide mortgage financing at below market interest rates to housing developers.
Low Income Housing Tax Credit Program	GHFA	Federal income tax credits to owners of rental projects with reserved units for low income tenants.
Section 8 Rental Assistance Program	HUD/GHFA/ LOCAL	Rental subsidies (certificates and vouchers)
Utility Deposit Program	GHFA	Zero interest loans to Section 8 recipients to initiate residential gas and electric service.
Rental Rehabilitation Program	HUD/GHFA/ LOCAL	Forgivable loans to substandard property owners for half the cost of repairs.
Georgia Appalachian Housing Program	ARC/GHFA	Loans and grants to stimulate low and moderate income housing development in North Georgia.
Nonprofit Housing Development Program	GHFA	Start-up grants and technical assistance to non-profit housing organizations.
Resolution Trust Corporation (RTC) Clearing House	GHFA	Information on RTC Affordable Housing Program

**TABLE 3-30
(Continued)**

PROGRAM	AGENCY	DESCRIPTION
Development Advances for Nonprofit Sponsors Program	GHFA	Low interest, revolving loan for IRS - qualified non-profits for specific affordable housing projects.
Community Based Residential Facilities Program	GHFA	Loans to nonprofits for financing, acquiring, rehabilitating and constructing group homes.
Georgia Housing Trust Fund For The Homeless	GHFA	Repayable loans for transitional housing, affordable housing, housing rehabilitation and single room occupancy (SRO) programs.
Emergency Shelter Grants Program	GHFA	Grants for shelters and homeless services.
Permanent Housing For Handicapped Homeless Program	HUD/GHFA/ DHR	Funding for acquiring, rehabilitating and operating group homes for homeless, developmentally disabled adults.
Transitional Housing Program	HUD/GHTFH/GHFA/	Matching funds for homeless programs by nonprofits, and grants for energy saving improvements for shelters.
Non-Entitlement CDBG Program	DCA	General funds for benefit to low and moderate income persons.
Energy Conservation Programs (Weatherization)	OER	Residential energy consumption subsidies, and loan/grants for residential energy saving improvements. (weatherization)
Low Income Home Energy Assistance Program	DHR (DFACS)	Direct assistance in paying home heating bills of low income households
	GHFA	Start-up grants and technical assistance to non-profit housing organizations.
Resolution Trust Corporation (RTC) Clearing House	GHFA	Information on RTC Affordable Housing Program

**TABLE 3-30
(Continued)**

PROGRAM	AGENCY	DESCRIPTION
Homeless Program	DHR	Funds for the provision of shelter, transitional and support services to the homeless.
Mental Retardation Residential Services	DHR	Start-up funding and operating subsidies to group home and other residential options.

Legend: GHFA - Georgia Housing Finance Authority
FHA - Federal Housing Administration
HUD - U.S. Department of Housing and Urban Development
ARC - Appalachian Regional Commission
GHTFH - Georgia Housing Trust Fund For Homeless
DHR - Georgia Department of Human Resources
DCA - Georgia Department of Community Affairs
OER - Georgia Governors' Office of Energy Resources
DFACS - Department of Family and Children Services

Source: Georgia Housing and Finance Authority

**TABLE 3-31
DIRECT FEDERAL
HOUSING ASSISTANCE PROGRAMS**

PROGRAM	AGENCY	DESCRIPTION
Section 502 Home Ownership Loan Program	USDA	Loans in rural areas to finance homes and building sites.
Section 502 Guaranteed Rural Housing Loans	USDA	Loans in rural areas to low and moderate income families for housing.
Section 504 Home Improvement Loans	USDA	Repair loans and grants in rural areas for improvement/repair of homes for low and moderate income persons 62 and older.
Section 515 Congregate Housing and Group Home Program	USDA	Loans in rural areas to finance congregate group housing for low and moderate income persons and persons 62 and older.
Section 202	HUD	Direct loans at below market interest rates for multi-family housing for low income elderly and handicapped families
Home Investment Partnership Program (HOME)	HUD	Discretionary Block Grants to states and entitlement communities for a variety of housing needs.
Community Development Block Grant (CDBG) Entitlement	HUD	Direct federal assistance, principally for low and moderate income persons.
Home-ownership and Opportunity for People Everywhere	HUD	Promotes tenant ownership of public housing.

Legend: USDA - U.S. Department of Agriculture, Rural Development
 HUD - U.S. Department of Housing and Urban Development

Source: Georgia Housing and Finance Authority

SUMMARY

Inventory

- ! Between 1990 and 2000, Lumpkin County experienced a 44.2 percent increase in housing units. This rate was higher than the state and national rates.
- ! In 2000, more "stick-built" housing permits were issued compared to permits issued for mobile homes.
- ! The percentage of housing units classified as mobile homes decrease during the past decade. This trend is expected to continue for the next ten to twenty years.
- ! Lumpkin County has a low number of seasonal units compared to other counties in the Georgia Mountains area.
- ! The majority of the county's current housing stock was built after 1990. Over 64 percent of existing housing units were constructed from 1980 to 2000.
- ! During the past decade, the county showed improvement in the percentage of housing units with bathroom and kitchen facilities, but the number of over crowded units increased.
- ! The percentage of occupied housing units increased during the past decade.
- ! The number of persons per housing unit has decreased in the last twenty years.
- ! Lumpkin County has a higher percentage of mobile homes than the nation, the state and surrounding counties.
- ! Lumpkin County's rental vacancy rate is slightly higher than the region's and state's.
- ! Statistics indicate that rental housing costs are lower in the county compared to the state and nation; however, housing costs in Lumpkin County have increased at a faster rate. The median value of a home in Lumpkin County is higher than the state median value.
- ! The county has a high percentage of renter occupied households that are cost burdened and severely cost burdened. The type of structure for these households is split evenly.

Assessment

- ! With the increase in housing activity, the county must insure that future housing is built of the highest quality possible. The county should evaluate the possibility of adopting improved housing and building codes.
- ! The cost of housing is increasing faster than incomes in Lumpkin County. This suggests that it is becoming more difficult to afford housing. The county should develop a program to increase affordable housing opportunities.

- ! The county must address the housing needs of the retirement population which is expected to increase dramatically during the next two decades.
- ! Lumpkin County is expected to need 10,722 housings units by the year 2010 and 24,438 units by 2025 in order to meet projected population demands.

Implementation

- ! Lumpkin County should assess whether or not local citizens support the development of a county-wide housing program.
- ! The county should evaluate the positive and negative aspects of improved building codes and development standards to ensure quality development and protection of important natural resources.

Housing Goal ... ensure that all residents of the community have access to adequate and affordable housing.

Promote and encourage residential densities and designs ensuring varied living areas and housing types.

Use infrastructure as a tool to guide new residential locations.

Assure that people who work in Lumpkin County have the opportunity to live in Lumpkin County.

Strategies that will address these needs include...

Encourage the development of “starter” housing with affordable mortgage payments.

Add limited higher density housing to increase the affordable housing stock.

Utilize federal and state grant money and technical assistance programs, to the extent possible, to serve local housing needs.

Encourage developers to utilize federal and state grant and assistance funds, with technical assistance programs to the extent possible, to serve local housing needs.

Preserve existing neighborhoods as a source of affordable housing through maintenance and rehabilitation programs.

Assess the need of providing additional affordable housing.